

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tyrone Johnson
Debtor

Case No. 15-03396-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db +Tyrone Johnson, 183 Old Savannah Road, Hinesville, GA 31313-1124
4731118 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478
4680402 +BMG JAZZ CLUB, C/O TRIDENT ASSET MANAGEMENT, PO BOX 888424, ATLANTA, GA 30356-0424
4722425 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4680403 +COLUMBIA HOUSE, C/O TRIDENT ASSET MANAGEMENT, PO BOX 888424, ATLANTA, GA 30356-0424
4680407 NATIONSTAR MORTGAGE, 8950 CYPRESS WATERS BLVD, DALLAS, TX 75063
4680406 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067)
4680412 VAH LYONS EMPLOYEES FCU, VALLEY RD BLDG 55-1A, LYONS, NJ 07939

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4680401 +EDI: AFNIRECOVERY.COM Sep 04 2020 23:18:00 AFNI, PO BOX 3097,
BLOOMINGTON, IL 61702-3097
4680404 EDI: DIRECTV.COM Sep 04 2020 23:18:00 DIRECT TV, PO BOX 78626, PHOENIX, AZ 85062-8626
4680405 +EDI: MID8.COM Sep 04 2020 23:18:00 GECRB, C/O MIDLAND FUNDING, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255
4708963 +EDI: MID8.COM Sep 04 2020 23:18:00 Midland Credit Management, Inc.,
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4696208 +EDI: NFCU.COM Sep 04 2020 23:23:00 NAVY FEDERAL CREDIT UNION, P. O. BOX 3000,
MERRIFIELD, VA 22119-3000
4680408 +EDI: NFCU.COM Sep 04 2020 23:23:00 NAVY FEDERAL CREDIT UNION, PO BOX 3700,
MERRIFIELD, VA 22119-3700
4731308 EDI: PRA.COM Sep 04 2020 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4680410 +EDI: RMSC.COM Sep 04 2020 23:18:00 SYNCHRONY BANK/LOWES, BANKRUPTCY DEPARTMENT,
PO BOX 965005, ORLANDO, FL 32896-5005
4680411 +EDI: RMSC.COM Sep 04 2020 23:18:00 SYNCHRONY BANK/WALMART, PO BOX 965024,
ORLANDO, FL 32896-5024
4680413 +EDI: BLUESTEM Sep 04 2020 23:18:00 WEBBANK/FINGERHUT, 6250 RIDGEWOOD ROAD,
SAINT CLOUD, MN 56303-0820

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4732194* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
4680409 ##+SHIRLEY M. JOHNSON, 222 VICEROY CIRCLE, TOBYHANNA, PA 18466-8345

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 4, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC
josh.goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Robert J Kidwell, III on behalf of Debtor 1 Tyrone Johnson rkidwell@newmanwilliams.com,
rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.co
m
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Tyrone Johnson
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newm
anwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Tyrone Johnson</u>	Social Security number or ITIN	xxx-xx-3562
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-03396-RNO			

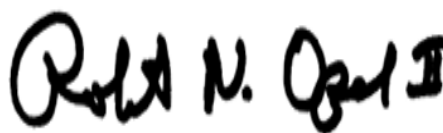
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tyrone Johnson
aka Tyrone Johnson Sr.

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy Clerk

9/4/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.